## **EXHIBIT 2**

Fax sent by : 124835496

MCKNIGHT MCCLOW

02-20-13 16:48

Pg: 1/3

ELLEN F. Moss 1956-2011

OF COUNSEL

JUDITH A. SALR

MCKNIGHT, MCCLOW, CANZANO, SMITH & RADTKE, P.C.

Attorneys at Law
400 GALLERIA OFFICENTRE • SUITE 117
SOUTHFIELD, MI 48034-8460

TELEPHONE (248) 354-9650 FAX (248) 354-9656

Samuel C. McKnight John R. Canzano Lisa M. Smith David R. Radike Darcie R. Brault Patrick J. Rorai

email address: dbrault@michworklaw.com

Roger J. McClow

February 20, 2013

By Fax: 202-756-8087 and Regular Mail Bobby R. Burchfield, Esq. McDermott Will & Emery LLP The McDermott Building 500 North Capital Street, Northwest Washington, D.C. 20001

Re: Reese v. CNH Global N.V.

Mr. Burchfield;

These are our questions about CNH's proposed plan:1

- 1. What are the differences between the 2005 Group Benefit Plan (GBP) previously produced and the proposed plan as defined in footnote 1?
- 2. With respect to the differences between the 2005 GBP and the proposed plan that we have identified, please confirm the following:
  - A. Durable Medical Equipment: In the 2005 GBP, there was a \$2,500 annual maximum for durable medical equipment which is missing from the proposed plan. B-7. Please confirm that the proposed plan correctly states the benefit.
  - **B.** External Prosthetic Devices: In the 2005 GBP, there was a \$3,000 annual maximum for external prosthetic devices, which is missing from the proposed plan. B-8. Please confirm that the proposed plan correctly states the benefit.
  - C. Mental Health/Substance Abuse: In the 2005 GBP, there was a thirty visit annual maximum which is missing from the proposed plan. B-9. Please confirm that the proposed plan correctly states the benefit.
  - D. Maximum Lifetime Benefit: In the 2005 GBP, there was a lifetime limit on "Out of Network" benefits in the Network Medical Plan and for Non-Network Medical Plan benefits. In the proposed plan, there is "no limit" on Out of

1. 18 19 11 1

As embodied in the "Employee Group Insurance Plan" (SPD) and the "CNH Health and Welfare Plan."

Fax sent by : 124835496

MCKNIGHT MCCLOW

02-20-13 16:49 Pg: 2/3

McKnight, McClow, Canzano, Smith & Radtke, P.C. Attorneys at Law

Bobby Burchfield, Esq. February 20, 2013 Page 2

Network benefits and Non-Network benefits are "unlimited." B-7, B-14. Please confirm that the proposed plan correctly states the benefit.

- E. Hearing Benefits: In the 2005 GBP, it appeared that hearing aids were only covered under Durable Medical Equipment benefits. The proposed plan restores a separate Hearing Aid Benefit. E-1 et seq. It also covers hearing aids under Durable Medical Equipment. B-3. Please confirm that the proposed plan correctly states the benefit.
- F. Special Age 65 Benefit: In the 2005 GBP, there was a Special Age 65 benefit of \$100 per month or the actual amount of Part B and D premiums, if less, beginning January 1, 2007. Does the proposed plan include a Special Age 65 benefit and, if so, what is the benefit and how will the Part D premium be calculated?
- G. Dental Plan: The 2005 GBP had an annual deductible; an annual maximum for combined services; a \$5,000 lifetime benefit for periodontics benefit; and a 20% copay for coinsurance payment for Type B services. These items are not included in the proposed plan. Cf. C-1 with pp. 55-63 of the 2005 GBP. Please confirm that the proposed plan correctly states the benefit.
- H. Family Medical Plan Enrollment: In the 2005 GBP if one spouse was Medicare eligible and the other spouse was not, then the non-Medicare eligible spouse was enrolled in the Network Plan and the Medicare eligible participant was enrolled in the Non-Network Plan. Under the proposed plan, if either spouse is Medicare-eligible, both are enrolled in the Non-Network Plan. Please confirm that the proposed plan correctly states the benefit.
- 3. What is the durational term of the proposed plan? Does CNH propose any fixed period of time during which it will not modify the proposed plan?
- 4. Are there any Class Members who were hired after May 18, 1998? p. A-1?
- 5. Under what circumstances can the proposed plan be terminated? A-5

- 6. Can Class Member contributions decrease, and if yes, under what circumstances? B-1
- 7. How are premium contribution increases calculated? More specifically: Are there separate calculations for pre- and post- Medicare class members? What population is used as a basis for the calculation in the first and succeeding years? Are administrative costs included in the calculations, and if so what administrative costs are considered?

Fax sent by : 124835496 MCKNIGHT MCCLOW 02-20-13 16:49

McKnight, McClow, Canzano, Smith & Radtke, P.C. Attorneys at Law

Bobby Burchfield, Esq. February 20, 2013 Page 3

- 8. How many monthly premiums payments can be missed before coverage is terminated? Is there any grace period during which coverage can be reinstated upon payment of back premiums? B-1.
- 9. Are Class Members entitled to any contributions to Flexible Spending Accounts? 2005 GBP, p. 66.
- 10. Will the Prescription Drug Plan for those over 65 be eliminated immediately upon implementation of the proposed plan? B-28.
- 11. Does CNH propose any changes to the Life Insurance benefits currently afforded retiree Class Members? If so, please describe any and all proposed changes.

We look forward to your responses.

Sincerely,

McKNIGHT, McCLOW, CANZANO

Pg: 3/3

Darcie R. Brault

drb

energy 700 269